

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JANICE WHEELER ROSS	§	Case No.: 07-00437
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/10/2007.
- 2) This case was confirmed on 03/28/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/09/2008, 10/08/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/11/2008.
- 5) The case was completed on 05/04/2010.
- 6) Number of months from filing to the last payment: 40
- 7) Number of months case was pending: 43
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,500.00
- 10) Amount of unsecured claims discharged without payment \$ 14,410.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 69,943.21
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 69,943.21

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 4,774.17
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,774.17**

Attorney fees paid and disclosed by debtor **\$ 3,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HARRIS NA	SECURED	20,200.00	25,659.42	25,659.42	25,659.42	3,534.50
HARRIS NA	UNSECURED	6,037.00	NA	NA	.00	.00
ROGERS & HOLLANDS JE	SECURED	500.00	4,729.21	500.00	500.00	2.09
ROGERS & HOLLANDS JE	UNSECURED	4,110.00	4,229.21	4,229.21	4,229.21	.00
WELLS FARGO	SECURED	113,488.00	113,218.89	.00	.00	.00
WACHOVIA DEALER SERV	SECURED	6,800.00	.00	.00	.00	.00
WACHOVIA DEALER SERV	UNSECURED	3,124.00	.00	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	6,000.00	NA	NA	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	5,955.00	NA	NA	.00	.00
AMERICAN EXPRESS TRA	UNSECURED	7,228.00	7,457.39	7,457.39	7,457.39	.00
AMERICAN EXPRESS TRA	UNSECURED	472.00	232.30	232.30	232.30	.00
ECAST SETTLEMENT COR	UNSECURED	6,900.00	7,305.26	7,305.26	7,305.26	.00
ECAST SETTLEMENT COR	UNSECURED	4,800.00	5,066.63	5,066.63	5,066.63	.00
CARSON PIRIE SCOTT	UNSECURED	520.00	576.66	576.66	576.66	.00
CITICARD	UNSECURED	4,288.00	NA	NA	.00	.00
HSBC	UNSECURED	170.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	900.00	886.89	886.89	886.89	.00
WORLD FINANCIAL NETW	UNSECURED	494.00	471.91	471.91	471.91	.00
ECAST SETTLEMENT COR	UNSECURED	278.00	340.27	340.27	340.27	.00
ECAST SETTLEMENT COR	UNSECURED	5,250.00	5,267.49	5,267.49	5,267.49	.00
ECAST SETTLEMENT COR	UNSECURED	1,800.00	1,798.64	1,798.64	1,798.64	.00
SEARS	UNSECURED	3,800.00	NA	NA	.00	.00
ST JAMES HOSPITAL	UNSECURED	115.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MUTUAL HOSPITAL SVC	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	76.00	128.95	128.95	128.95	.00
ECAST SETTLEMENT COR	UNSECURED	177.00	201.78	201.78	201.78	.00
EDWARD ROSS	OTHER	NA	NA	NA	.00	.00
EDWARD ROSS	OTHER	NA	NA	NA	.00	.00
EDWARD ROSS	OTHER	NA	NA	NA	.00	.00
EDWARD ROSS	OTHER	NA	NA	NA	.00	.00
WASHINGTON MUTUAL HO	OTHER	NA	NA	NA	.00	.00
WELLS FARGO	SECURED	NA	1,509.65	1,509.65	1,509.65	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,509.65	1,509.65	.00
Debt Secured by Vehicle	25,659.42	25,659.42	3,534.50
All Other Secured	<u>500.00</u>	<u>500.00</u>	<u>2.09</u>
TOTAL SECURED:	27,669.07	27,669.07	3,536.59
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	33,963.38	33,963.38	.00

Disbursements:

Expenses of Administration	\$ 4,774.17	
Disbursements to Creditors	\$ 65,169.04	
TOTAL DISBURSEMENTS:		\$ 69,943.21

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/18/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.